

## RETAIL INSTALLMENT CONTRACT - MOTOR VEHICLE - SIMPLE INTEREST

## FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your downpayment of \$ 0.00
16.95 %	\$ 18,395.48	\$ 17,331.00	\$ 27,726.48	\$ 27,726.48

## Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 385.09	monthly beginning 9/06/18
	\$ N/A	

**Security:** You are giving a security interest in the goods being purchased and in any moneys, credits or other property of yours in the possession of the Assignee, on deposit or otherwise.

**Late Charge:** If any payment is ten (10) days late, you will be charged: i) 5% of the installment if the installment is in excess of \$200.00; or ii) \$10.00 if the installment is for \$200.00 or less.

**Prepayment:** You have the right to prepay the unpaid balance in full or in part at anytime without penalty. See your contract terms below and on the reverse side for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and further information about security interests.

Buyer(s) JANAL WALKER  
(Names)  
8900 W 31ST, BROOKFIELD, IL 60513  
(Address) (City) (State) (Zip)

Buyer(s) \_\_\_\_\_  
(Names)  
\_\_\_\_\_  
(Address) (City) (State) (Zip)

Seller MYLOR INC. D.B.A. ECONOMY AUTO MART  
(Corporate Firm or Trade Name)  
3333 N WESTERN AVE, CHICAGO, IL 60618  
(Business Address) (City) (State) (Zip)

Seller hereby sells and Buyer or Buyers, jointly and severally, hereby purchase the following motor vehicle with accessories and equipment thereon for the deferred payment price and on the terms set forth in this contract. Buyer acknowledges delivery and acceptance of said motor vehicle.

The vehicle will be used primarily for personal, family, household or agricultural purposes. However, if the following box is checked the vehicle will be used primarily for business or commercial purposes. ☐

New or Used	Year	Make of Vehicle	Model	Body Style	No. Cyl.	Vehicle Identification Number	Body Color	Odometer	Key No.
Used	15	NISSAN	ALTIMA	4DR	4	1N4AL3AP2FN382722	SILVER	34958	

Buyer Promises to pay to the order of Seller at the offices of:

(Assignee) located in \_\_\_\_\_

The Amount Financed shown above together with a Finance Charge on the principal balance of the Amount Financed from time to time unpaid at the rate of 16.95 % per annum from date until maturity in 71 installments of \$ 385.09 each and a final installment of \$ 385.09 beginning on SEPTEMBER 6TH 2018 and continuing on the same day of each successive month thereafter until fully paid. All payments shall be applied first to accrued Finance Charge and the balance to principal. The Finance Charge has been computed on the scheduled unpaid balances of the Amount Financed on the assumption that all scheduled installments will be paid when due. Guarantor, if any, guarantees collection of all amounts due under this contract upon failure of the Seller to collect from the Buyer named herein. Herein Holder

No. \_\_\_\_\_

**Itemization of Amount Financed**

1. Cash Price \$ 15,500.00  
Less Cash Downpayment \$ N/A  
Less Other Downpayment (describe) \$ N/A  
Value of Trade-In \$ N/A  
Trade \$ N/A  
Lien Payoff \$ N/A

To: Net Trade \$ 0.00  
Trade \$ 0.00

2. Total Downpayment \$ 0.00  
(If negative enter "0" and see "Unpaid Balance Due on Trade-In" below)

3. Unpaid Balance of Cash Price \$ 15,500.00

**Amount Paid to Others for You**  
\*WE MAY BE RETAINING A PORTION OF THIS AMOUNT  
Unpaid Balance Due on Trade-In \$ 0.00  
N/A

Year, Make, Model of Buyer's Trade-In  
(Paid to)

\*Insurance Companies:  
\* \$ 0.00  
\* \$ N/A  
\* \$ N/A  
Public Officials (Licenses, Title & Taxes) \$ 1,681.00  
\*Paid to ERT Service Provider for Optional ERT Fee \$ N/A

Other Charges (describe)  
\*To Doc Prep Fee \$ 150.00  
\*To \$ N/A  
\*To \$ N/A  
\*To \$ N/A  
\*To \$ N/A  
\*To \$ N/A  
\*To \$ N/A

4. Total Other Charges & Amount \$ 1,831.00  
Paid to Others for You

5. Amount Financed (3 + 4) \$ 17,331.00



MYLOR INC. D.B.A. ECONOMY AUTO MART  
3333 N WESTERN AVE  
CHICAGO, IL 60618

BILL OF SALE

BUYER: JAMAAL WALKER	DOB:	SSN:
CO-BUYER:	DOB:	SSN:
BUYER D/L #:	CO-BUYER D/L #:	
ADDRESS: 8900 W 31ST, BROOKFIELD, IL 60513		
PHONE: 760-277-7471	STOCK #: 12306	DATE: August 6, 2018

  

TRADE DESCRIPTION	SELL PRICE	15,500.00
	DOC FEE	150.00
	TAG/TITLE	194.00
YEAR: MAKE:	INSURANCE	N/A
MODEL: MILEAGE:	SERVICE CONTRACT	N/A
VIN #:	GAP INS.	N/A
PAYOFF: N/A	VSI	N/A
CAR SOLD DESCRIPTION	TAX	1,487.00
	TOTAL	17,331.00
YEAR: 2015 COLOR: SILVER	TRADE VALUE	N/A
MAKE: NISSAN VIN: 1N4AL3AP2FN382722	CASH DOWN	N/A
MODEL: ALTIMA (or like) MILEAGE: 34958	BALANCE	17,331.00

The balance to be paid in 72 payments of 385.09  
and final payment of due  
The first payment is due on September 6, 2018 and MONTHLY THEREAFTER

Purchaser agrees that this order includes all of the terms and conditions hereof, that this order cancels and supercedes any prior agreement written or oral. Purchaser agrees to pay the total of payments in accordance with the above payment schedule. This order shall not become binding until accepted by the DEALER or his authorized representative. I have read the face of this order and agree to this purchase price. I hereby certify that I am 18 years of age or older.

THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE, IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

NOTICE: DEALER PROVIDES NO INSURANCE. Buyer agrees to furnish full coverage insurance.

{ } I relinquish all rights to this vehicle and it can be repossessed at any time or place, with or without my knowledge, if this account becomes delinquent.

{ } SOLD AS IS

I MAKE THIS PURCHASE KNOWINGLY WITHOUT ANY GUARANTEE EXPRESSED OR IMPLIED, BY THIS DEALER OR HIS AGENT. I AGREE TO NOTIFY LIENHOLDER, IF  
A. CHANGE OF ADDRESS OCCURS.  
B. CHANGE OF EMPLOYMENT OCCURS.

Purchaser(s) Signature Date Accepted By

Purchaser(s) Signature Date Accepted By